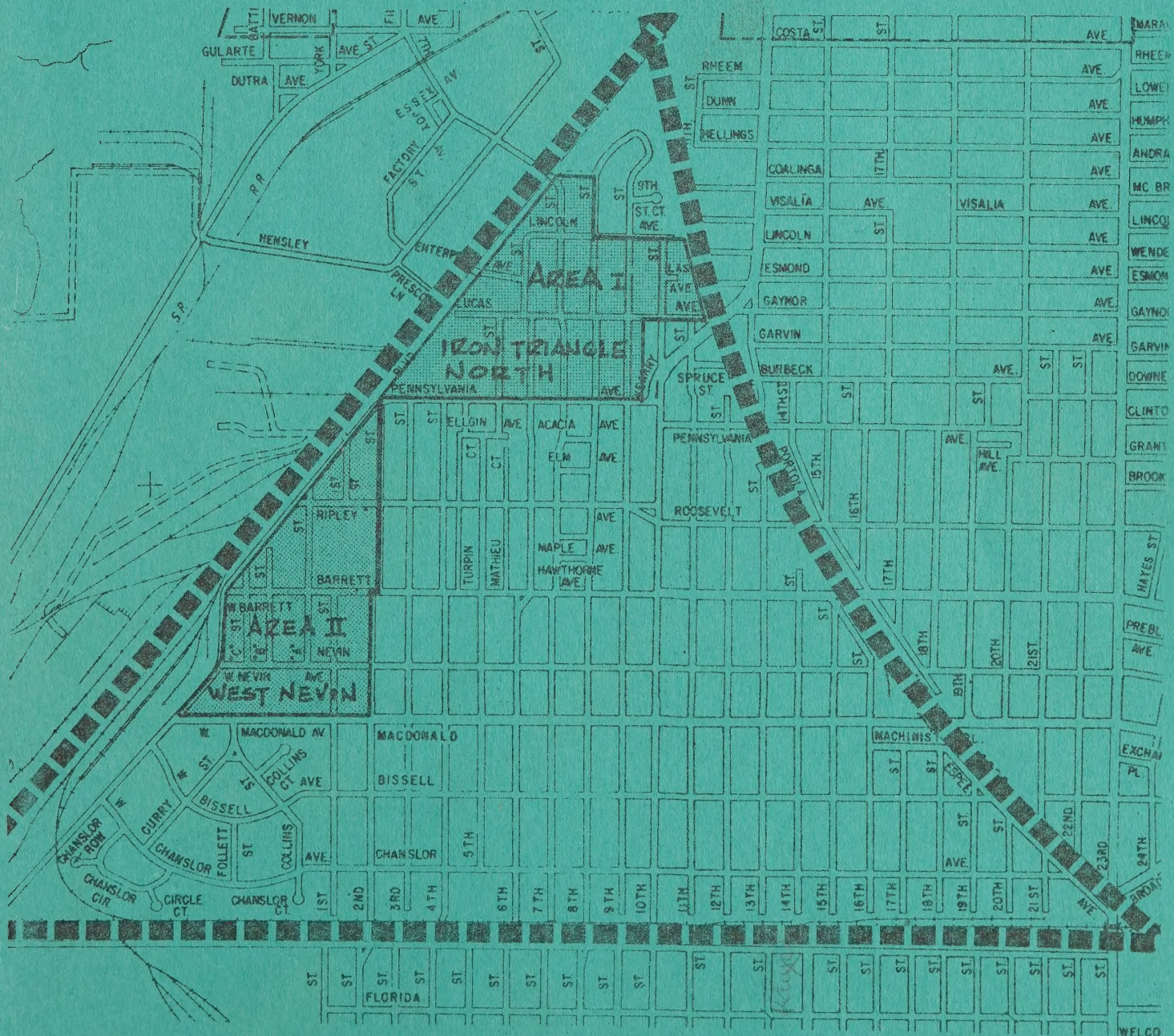


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A SURVEY OF THE HOUSING NEEDS AND DESIRES OF RESIDENTS OF SAMPLE AREAS WITHIN THE IRON TRIANGLE



MAP SHOWING SURVEY AREAS
RICHMOND CITY PLANNING DEPT. DEC. 66

A SURVEY OF THE HOUSING NEEDS AND DESIRES OF THE RESIDENTS OF
SAMPLE AREAS WITHIN THE IRON TRIANGLE NEIGHBORHOOD

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APPENDIX: Method of Sampling and Responses Obtained

A SURVEY OF THE HOUSING NEEDS AND DESIRES OF
RESIDENTS OF SAMPLE AREAS WITHIN THE IRON TRIANGLE

A survey of parts of the Iron Triangle was undertaken in the fall of 1965 by the Planning Department in order to examine housing conditions from the point of view of the occupant's relation to his home and housing needs. In this survey the interviewer called on members of the household in person. The data obtained was from a questionnaire which dealt with matters of housing, shelter costs, incomes and desires of residents.

The field data collector was familiar with the problems and programs which might be applicable within the area; therefore, she was often able to note pertinent supplementary information and reactions of respondents in narrative form as well as recording direct answers to specific questions.

For the purpose of this survey, the Iron Triangle area was divided into several sub-neighborhoods. Surveys were completed for two of these sub-neighborhoods. (See map on the cover sheet.)

AREA I

The tip of the Triangle: bounded on the north by the Triangle Court Housing Project; on the south by Pennsylvania Avenue; east by Tenth Street and the Southern Pacific Railroad tracks; and on the west by the AT&SF Railroad tracks. This area contained about 280 dwelling units. Completed questionnaires represent 70 occupied units.*

AREA II

The West Nevin area: bounded on the east by Second Street; on the south by Macdonald Avenue; and on the west by Garrard Boulevard. This area contained about 150 dwelling units. Completed questionnaires represent 44 occupied units.*

A description of the method of sampling is attached as the Appendix.

*See Appendix for Method of Sampling and responses obtained.

A. PURPOSE OF THE SURVEY

The survey was designed to determine the kinds of housing problems faced by the residents and to assist in development of plans and programs based on the resident's needs.

In particular, it was hoped that the survey might indicate:

1. The extent to which conservation of existing housing is feasible and desirable.
2. Extent of necessary improvements to existing homes.
3. Extent of need for new housing.
4. The kinds of improvement considered desirable in the immediate environment (traffic, design amenities, paving, drainage, etc.)
5. Required improvement or expansion in community facilities and services.
6. Desires and attitudes of residents regarding home and neighborhood.
7. Financial and physical capacities of residents in reference to alternative courses of action regarding housing.

In wording the questions, current housing legislation and regulations were kept in mind so that, to the largest extent possible, answers might prove directly useful in relation to available action programs.

B. RELIABILITY OF DATA

This survey was primarily designed to determine attitudes, family problems and relationship of income to housing costs and housing needs. Very little hesitation or reservation was shown by the respondents in answering questions on income and rent. It appeared that the answers received to these questions were readily given and apparently accurate except in cases where the person answering the survey simply didn't know the relationship between the monthly and yearly household income or -- in one or two cases where the wife answered the questionnaire -- how much her husband earned.

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Questions on neighborhood facilities, attitudes, etc., were answered freely in Area I and more or less freely in Area II.

In both areas, the field data collector felt she had been able to establish good personal rapport. However, in Area II there were several persons who refused to respond to the survey without apparently adequate reasons. It is assumed that some who responded, while accurate in their factual answers, may have been more restrained in their expression of opinion.

Although the field data collector was not trained to evaluate housing conditions a question on housing conditions was included in order to: (1) compare areas; and (2) relate condition to shelter costs and income. In many instances, the occupants were quite precise about the condition of their home. Data on housing conditions is, however, less reliable than other data in this survey.*

C. AREA I. IRON TRIANGLE NORTH: CHARACTERISTICS OF THE NEIGHBORHOOD

1. Summary

The Iron Triangle North Neighborhood is an area of predominately single-family homes ranging from older homes dating back before World War I to scattered new one-family dwellings as well as apartments built in the past five years. Substantial development dates from during and just after World War II.

In the sample of occupied units, 73% are single-family, 10% duplex, and 17% multiple-family.

Home ownership predominates in this neighborhood; approximately 54% of the residents are homeowners. Almost half (45%) of the homeowners either have paid off their mortgages or have a large equity in their homes.

The area is a stable one. Nearly half of the residents in this area have lived in the same house for five or more years and 80% had lived somewhere in Richmond prior to moving

* Despite the lack of expert knowledge on the part of the field data collector, information on housing conditions corresponds rather closely to the windshield survey data of the Urban Conservation Inspector in this area.

to their present address.* Although patterns of occupancy varied between renters and owners, there were few people from out of the area represented in either group.

A lower proportion of renters had lived in the same home for over five years, less than 10%; and nearly 60% have occupied their present unit for less than a year. About two-thirds of the renters, however, are previous Richmond residents. Many of those who indicated they had recently moved had merely moved from one home to another within the same neighborhood.

The survey revealed that 95% of the households are Negro, 3% Mexican-American, and 2% White. Household make-up is predominately husband, wife, children (59%). 74% of all households include children. As would be expected in a neighborhood with so many families with children, about 70% of the household heads are in the 25 - 50 age bracket.

2. General Housing and Population Characteristics

The following tables give the basic data on income, rent and household composition for Area I. Other sections of this report discuss special matters such as desires for improved neighborhood facilities and special analyses of characteristics of sub-groups in the surveyed areas.

a. Income:

Family or household income was determined for all households. The distribution of households by income bracket and the percent of households at or below a given income level is as follows:

<u>Income Bracket</u>	<u>Percent of all Households</u>	<u>Cumulative Percent of all Households</u>
Under \$2,500	19	19
\$2,500 to \$4,499	24	43
\$4,500 to \$6,499	27	70
\$6,500 to \$8,499	21	91
\$8,500 to \$10,500	2	93
Over \$10,500	7	100%
	100%	

* For comparison, note that the census shows that about one-third of all occupied units in Richmond in 1960 were occupied by households who had lived in them more than five years.

As of 1965, the median income was \$5,500 as compared to a reported median income in U. S. Census (1960) in Tract 76 of \$4,561 (for families and unrelated individuals) and in the City of Richmond of \$4,899. To the extent that this difference is significant statistically, much of it is accounted for by a rise in living costs and income between 1960 and 1965. However, this section is one of the higher income segments within the Iron Triangle.

Despite this fact, more than 20% of the occupants have incomes of under \$3,000 per year. 42% have incomes ranging from \$4,500 to \$7,500. This is one of the most difficult income groups to house; a real no-man's land - above public housing but below most so-called "moderate income" homes available for purchase.

The survey indicated that approximately one-fourth of all households received some form of welfare or old age assistance.

b. Age of Household Head

The age of household head was in most cases determined by observation and not by direct question. Within these broad categories intended to correspond to the young, the major child-rearing age group, the middle-aged and the elderly, little significant error will occur. In this area, there is a heavy concentration of household heads in the child-rearing ages as can be seen by the following figures:

<u>Age of Household Head</u>	<u>Percent of All Households</u>
Under 25	9
25 - 49	70
50 - 64	8
65 and Over	13
	<u>100%</u>

The 1960 U. S. Census shows that in the San Francisco-Oakland standard metropolitan statistical area, 16% of all household heads are over 65 years of age.*

* U. S. Census of Housing, 1960. PC (1)-6D Detailed Characteristics Table 106. No data published for smaller areas.

Since the majority of this survey population is non-white it is perhaps more useful to refer to the statistics in non-white population only; of the total number of non-white household heads in the SMSA only 8% were over 65, as compared to 13% of Area I household heads.

c. Household Size and Composition

The average household size in Area I is 4.6 persons per household. This is quite a bit larger than the census tract average of 3.3 for 1960 but similar to some southside and outlying housing tracts. In this area, the large average family size results from a wide variation in family size from the one-person household to the eleven-person household as may be seen in the following tabulation:

<u>Number of Persons</u>	<u>Percent of All Households</u>
1	12
2	10
3	10
4	26
5	15
6	6
7 and over	<u>21</u>
	100%

Household size is an important factor in finding housing. Large families with low incomes cluster in neighborhoods with a high proportion of inexpensive, single-family dwellings, many of which are available for rent as well as for sale.

The figures on household composition indicate a concentration of families with children in the area. Couples with children under 18 (may or may not include children over 18, too) represent 55% of all households in this area as compared with 32% of all households in Census Tract 76 (1960 Census) and 43% in the City.

About three-fourths of all the households contain children, as shown in the following figures:

Household
Composition

Percent of all
Households

Single person	12
Husband/wife	6
Husband/wife with children, 0-18 yrs. old	56
Husband/wife with children, 18+ only	4
Female head with children	19
Related adults	3
	<u>100%</u>

d. Shelter Costs and Income-Shelter Cost Relationships.

Shelter costs vary widely, from under \$45 per month to over \$135. (See Table I: Income and Shelter Costs in Survey Area I: Iron Triangle North.)

It is worth noting that there is no direct relationship between income and monthly shelter cost. Many factors, such as ownership and housing availability at the time of initial occupancy, enter into the picture. Nevertheless, it is clear from the above data that this area is providing housing for many low income families at relatively modest shelter cost and that it might be difficult to duplicate rent or shelter cost elsewhere.

e. Length of Residence.

Most of the homeowners have lived in their present homes for over five years while most of the renters have moved within the previous year.

The length of residence for both owners and renters is as follows:

	<u>Total</u>	<u>0-1 Yr.</u>	<u>1-5 Yrs.</u>	<u>5+ Yrs.</u>
Owners	54%	-	26%	74%
Renters	<u>46%</u>	55%	35%	10%
Total Owners & Renters	100%	26%	30%	44%

TABLE I: INCOME AND SHELTER COSTS IN
SURVEY AREA I: IRON TRIANGLE NORTH

<u>Annual Income</u>	<u>Monthly Shelter Cost Corresponding to 25% of Income*</u>	<u>Percent of Households Paying Monthly Shelter Costs of: **</u>				<u>Percent of All Households</u>
		<u>Under \$45</u>	<u>\$45-75</u>	<u>\$75-105</u>	<u>Over \$105</u>	
Under \$2,500	\$ 26	4%	6%	9%		19%
\$2,500-4,499	73	1	4	19		24%
4,500-6,499	115		4	15	9	28%
6,500-8,499	156	1	4	7	7	19%
Over 8,500	N.A.		9		1	10%
Total		6%	27%	50%	17%	100%

* The Federal Government, in determining housing subsidies usually specifies 25% of gross income as the appropriate amount to be spent for shelter costs; for home owners, this figure includes taxes, insurance, interest, mortgage payment and utility costs; for renters, monthly rental and utility costs. Utilities were not included in the survey shelter costs. Therefore, the 25% gross income figure, although indicated for comparison purposes is high.

** In our survey, shelter costs for homeowners includes mortgage payment, taxes, and insurance; shelter costs for renters are for contract monthly rental only. Generally garbage collection and water are supplied by the landlord, all other utilities items by the tenant. Practices regarding landlord's furnishing of stove, refrigerator, curtains and carpets are variable.

Source: City Planning Dept., Richmond
Survey of Iron Triangle North, 1965

Most residents answered yes to the question of whether they had lived in Richmond prior to moving to their present home as can be seen in the following tabulation:

	<u>Yes</u>	<u>No</u>
Owners	89%	11%
Renters	70%	30%
All	80%	20%

The majority of the families who had previously lived in Richmond moved from within the Iron Triangle often from right across the street or around the corner, but a significant number moved into the Iron Triangle from North Richmond. Of those few whose previous residence was out of town, most were from nearby Berkeley, Oakland, and San Pablo. The rest were from other west coast cities.

3. Some Comparison between Occupants of the New Multiple Dwellings and Total Survey Population.

The influx of new multiples into the Iron Triangle North area has been less rapid or substantial than in some other parts of the Iron Triangle or the south side. However, approximately 15% of the households surveyed live in apartments of three or more units which have been built since 1956.*

There were no elderly families in new apartments surveyed. Forty-five percent of the household heads were under 25 years of age. Most had children, but the average number of children per household was 1.9 compared with 2.4 children per family in the survey area.

Half of all the young household heads in the survey area (under 25 years old) live in the new apartments. (This characteristic is more marked in the West Nevin area where there are more young people and they all live in apartments.)

* Partly as a result of building since the survey date, about 20% of all units (occ. & vac.) in the area included in the Rezoning Application RZ 66-21 were multiples.

Incomes of occupants of the new multiples were somewhat lower than for the total group. However, there was some indication that, because of relative youthfulness, the incomes in this group might eventually go up rather than remaining static or going downward.

The children in the apartments are much younger than found elsewhere in this area. Ninety percent were under five years old. The median household size was four persons. The four person households consisted of either two parents and two children or one parent and three children. Only one household exceeded four persons in size. Most of the apartment units were two bedroom units. Nevertheless, the general feeling of the tenants was that more room and especially more bedrooms would be desirable.

The two bedroom unit can be a very tight fit for four persons depending on precise age and sex distribution of the children.

4. Children in the Neighborhood

The distribution of children per household for all households was quite different than for the multiple dwelling alone, as can be seen from the following figures:

<u>No. of Children per Household</u>	<u>Percent of all Multiples Only</u>	<u>Households All</u>
0	0%	26%
1	27	16
2	55	18
3	18	14
4 & over	0	26
	<u>100%</u>	<u>100%</u>

The age distribution of children by household type is also quite markedly different. Almost all the families in the multiple dwelling had very young children although the largest single age group for the area as a whole is the 6 to 12-year old group, as seen in the following tabulation:

<u>Type of Dwelling</u>	<u>All Children</u>	<u>Percent of Children Aged:</u>		
		<u>0-5</u>	<u>6-12</u>	<u>12-18</u>
Single Family or Duplex	87	21	42	24
Multiple Dwelling	<u>13</u>	<u>12</u>	<u>1</u>	<u>-</u>
Total	100%	33%	43%	24%

Despite the fact that a number of elderly couples and single persons live in single family dwellings, 87% of the children in the area live in single family dwellings. This is due both to the fact that the families with children in the detached homes have more children than families living in apartments and to the fact that there are many more single family than multiple family units.

The distribution of households by age of children in the household as related to the types of dwellings is significant. It helps understanding of the family composition in the neighborhood. It is especially important in evaluating the attitudes of the residents towards schools, parks, and other "child-oriented" facilities.

In this Iron Triangle North area, 74% of the households included children aged 0-18 with an average of 2.4 per family. The survey indicated that Area I had more children, larger families and older children than Area II.

5. Maintenance, Repairs and Remodeling Activities

In Area I, 54% of the units were owner occupied. The impression gained by a walk through the area on a summer weekend that the residents are engaged in a fairly constant activity of repairing and maintaining their homes and gardens is verified by the statistics.

Questions were asked in regard to whether home improvements were planned, what kind, at what cost, and whether the owners intended to do the work themselves. In response, 13% of the homeowners replied that they had recently completed work on their homes. Another 50% were in the process of making improvements or were planning improvements in the near future. Thus the survey showed a total of 63% of the homeowners either had undertaken or were undertaking or planning to make home improvements.

In addition, 13% of the interviewed households would like to make extensive improvements for which they have no immediate plans. This group includes people who are working on their home but want to do more remodeling in the future as well as some who presently feel unable or not ready to do any significant work.

Of the 50% of homeowners who are in the process of planning, or making, improvements 80% plan to do some or all the work themselves.

Types of improvements being made range from putting on new roofs or interior repainting to building new additions on their homes, such as a bathroom or a dining room. Estimated costs of improvements ranged from \$200 to \$5,000.

6. Housing Conditions

The field data collector estimated that about 80% of the owner-occupied units were in good condition and 20% in fair condition. Only about 45% of the renter-occupied units appeared to be in good condition and 55% in fair condition.*

About 17% of the occupants indicated that their house had major defects such as a leaky roof, bad wiring, or a bad foundation. Three-fourths of the homes with major defects were renter occupied.

7. Employment

This survey was not designed primarily to obtain employment data. However, questions of employment and occupation were asked as background to determining income and also in order to determine skills available for home repairs and maintenance.

Employment questions were asked of only the household head and wife or other permanent second wage earner. No information at all was collected regarding the employment of adult children in the neighborhood, although the survey indicated that 13% of the households in Area I had children over 18 living at home.

Employment data as given in this survey, therefore, is not comparable to employment data applicable to the whole population.

Of all the heads of household, 69% were male heads, 31% female heads.

* In contrast with these conditions, only 36% of the owner-occupied units in the West Nevin Area were considered good, 43% fair and 21% poor, whereas in this area, with its large number of new four-plexes, 52% of the rental units rated good, 14% fair and 34% poor.

For the male heads of household, their relationship to the labor force was as follows:

In labor force:	89%
Out of labor force:	11% (retired, disabled, etc.)

For these men who were in the labor force, their employment status was as indicated below:

Employed	95%
Regularly full time	81%
Regularly part time	-
Seasonally (working at present)	14%
Unemployed	5%

The survey was taken in the summer of 1965 when construction work was at a relatively high point so that the majority of the seasonally employed - both in canneries and construction - were at work during the survey period.

Labor force statistics for women are usually less clear than for men. Women not actually seeking work generally are not described as being in the labor force, although their availability for work is often a function of the amount, kind and pay for work available to them.

For comprehension of the income and income sources of the households, it appeared clearer to note employment status of women in two categories: (1) the women who are heads of households and (2) those who are wives or daughters of male heads of households.

For the female heads of households the following figures were obtained:

In labor force	45%
Out of labor force, (homemakers, retired, ill, etc)	55%

Because many of the female heads of households were caring for small children, they tended to classify themselves as homemakers if collecting welfare under AFDC provisions. (The provisions of the law have created a tendency to inflate the homemaker category.) Nevertheless, of the group in the labor force 20% classified themselves as unemployed. Most of these were cannery workers.

About 1/3 of the households headed by a male also included a second regular wage earner, in all but one case, the wife of the household head. The following tabulation shows employment status of this group.

Employed	96%
Regularly full time	58%
Regularly part time	4%
Seasonally	34%
Unemployed	4%

While the unemployment rate for males in the labor force as of the date of survey was not high, 5%, this figure is not indicative of incomes and wage earning characteristics in the study area. Only 74% of all household heads are in the labor force. 26% of the households contain no member of the labor force.* About 5% of all household heads, though in the labor force, are unemployed, while another 9%, though employed at present, are employed only seasonally. In other words, some 40% of all households lack a full-time year around wage earner.

The differential in income for households within this area is increased by the fact that while some families have no wage earner, others have two wage earners. Furthermore, the families with a second wage earner seem to be the same families that have relatively steady employment for both wage earners and that have saleable skills which are higher than average.

* Figures for comparative purposes from the 1960 census are available only for families as defined by the census. (Families are, for our purpose, equivalent to households of 2 or more persons.) Excluding the 1 person households, 24% of all families in Survey Area I have no members in the labor force as compared to 11.0% of all families and 11.8% of all non-white families in the San Francisco-Oakland SMSA as noted in the 1960 Census.

Source: Table III, pg. 6-589 of the Detailed Characteristics.
1960 Census PC (1) - 6 D.

The predominant occupation of male workers is in the construction trades. About 45% of the male labor force is employed in the building or construction trades (laborers, carpenters, painters, etc.) Other men worked at a variety of establishments in the area, governmental, service and industrial. The bulk of the occupations were industrial, with a scattering of service occupations - no "white collar" occupations.

The range of occupations was considerably more varied for the employed women. Predominant categories included industrial work, domestic service and commercial service establishments with some "white collar", professional, and retail trade occupations represented.

D. AREA II: WEST NEVIN: CHARACTERISTICS OF THE NEIGHBORHOOD

1. Summary

The West Nevin area is an 11-block area of mixed residences and industry, with a significant amount of vacant land, containing about 150 dwelling units at the time of the survey. It is characterized by small old houses, new inexpensive minimum-priced apartment houses and an occasional newly built single-family home. There is very little traffic except on Barrett or Garrard; Garrard and Barrett residents commented on the traffic hazards. In general, the quiet nature of the neighborhood was mentioned as a desirable attribute - the lack of paved streets as an undesirable feature.

The survey indicated that 55% of the residents lived in single family homes and 45% in multiple dwellings. About half of the single-family units were owner occupied. Half of these were owned outright (paid off) and in most cases owned by elderly people.

About 25% of the residents have been living at their present address for over five years and about 86% of the residents had lived in Richmond prior to moving to their present home. Indeed, one resident stated that she had lived in the immediate neighborhood for forty-nine years (since 1917), many of these years in an Indian Camp. Only three years ago, the family was finally able to buy a comfortable new house right down the street from where they had always lived. Another resident indicated he had purchased his home in this area in 1926.

The area was for many years predominately occupied by persons of Indian and Mexican origin. In recent years a substantial number of Negro families have settled in the area. The survey showed that 73% of the households are Negro, 23% Mexican-American and 4% Caucasian. About 37% of the families

consist of husband, wife, and children. There is a fairly large proportion of heads of household under twenty-five years of age (16%); 25% are over 62, and 59% are in the 25-62 age group.

2. General Population and Housing Characteristics

The basic data on income, rent and household composition is included in this section. More details may be found relating to specific aspects of housing need and neighborhood conditions in Sections E and F.

a. Income

Median income in the West Nevin area is \$4,100 per year. In this area household income is significantly lower than in Survey Area I. It is also lower than the city or census tract medians as reported in the 1960 census.*

The distribution of households by income bracket is as follows:

<u>INCOME</u>	<u>PERCENT OF ALL HOUSEHOLDS IN INCOME BRACKET **</u>	<u>CUMULATIVE PERCENT</u>
Under \$ 2,500	34%	34%
2,500 - 4,499	20%	54%
4,500 - 6,499	30%	84%
6,500 - 8,499	12%	96%
Over \$ 8,500	4%	100%

Median income in this area was \$4,100 - low by comparison with the total census tract.

The low household income in this area is in part the result of the large number of older families in the area. About 90% of the households headed by an elderly person have incomes under \$2,500 per year.

b. Age of Household Head

This part of the Iron Triangle has a wide variation in age range of household heads. There is a large proportion of elderly families, most of whom have lived in the area for many years, and a large proportion of very young families occupying the recently built apartments.

* 1960 City Median, \$4,899; Tract 76, \$4,561; Tract 77, \$4,610.

** Household income is the equivalent of family income plus the income of primary individuals living in a single and separate household.

The distribution of heads of households by age category can be seen in the following tabulation:

<u>Age in Years</u>	<u>Percent of all Households</u>
Under 25	23
25-49	47
50-64	5
65 & over	25
	<u>100%</u>

c. Household Size and Composition

In Area II, households tend to be much smaller than in Area I. The average family size (population per household) is 3.1, compared to 4.65 in Area I.

The 1960 census gave 2.64 as the average household size for Tract 77, a figure still lower than in Area I.

The distribution of households by persons per household is as follows:

<u>No. of Persons</u>	<u>Percent of all Households</u>
1	12
2	43
3	7
4	19
5	7
6	-
7 & over	11
	<u>100%</u>

This location, like many other areas near downtown business districts, has more households without children under 18 (fifty-five percent) than households with children.

The typical household is also quite common in this area. Households with a female head and her children alone are less frequent than in Survey Area I, but complex combinations occur instead; for instance, an uncle providing a home for his niece and her young children; two sisters sharing an apartment - each with a child - one working while the other stays home to care for the children; an elderly woman who owns her own home, sharing it with a non-relative who pays all the utility bills instead of rent.

TABLE II: INCOME AND SHELTER COSTS IN
SURVEY AREA II: WEST NEVIN

<u>Annual Income</u>	<u>Monthly Shelter Cost Corresponding to 25% of Income*</u>	<u>Percent of Households Paying Monthly Shelter Costs of: **</u>				<u>Percent of All Households</u>
		<u>Under \$45</u>	<u>\$45-75</u>	<u>\$75-105</u>	<u>Over \$105</u>	
Under \$2,500	\$ 26	13	13	7		33%
2,500-4,499	73		7	13		20%
4,500-6,499	115	3	7	13	7	30%
6,500-8,499	156	5		7		12%
Over 8,500				5		5%
Total		21%	27%	45%	7%	100%

* The Federal Government, in determining housing subsidies usually specifies 25% of gross income as the appropriate amount to be spent for shelter costs; for home owners, this figure includes taxes, insurance, interest, mortgage payment and utility costs; for renters, monthly rental and utility costs. Utilities were not included in the survey shelter costs. Therefore, the 25% gross income figure, although indicated for comparison purposes is high.

** In our survey, shelter costs for homeowners included mortgage payment, taxes, and insurance; shelter costs for renters are for contract monthly rental only. Generally garbage collection and water are supplied by the landlord, all other utilities by the tenant. Practices regarding landlord's furnishing of stove, refrigerator, curtains and carpets are variable.

Source: City Planning Dept., Richmond
Survey of Iron Triangle North, 1965

A generalized picture of the distribution of households by type of household is as follows:

<u>Type of Household</u>	<u>Percent of all Households</u>
Single person	14
Husband/wife (no children)	32
Husband/wife, with children 0-18	34
Husband/wife, with children 18+ only	2
Other than husband/wife household with children under 18	11
Other than husband/wife household (no children)	7
	<u>100%</u>

d. Shelter Costs and Income-Shelter Cost Relationships

Shelter costs range widely from under \$45 per month to over \$135, as illustrated by the attached table.

Twenty-one percent of the households report shelter costs under \$45. These represent small homes with fully paid up mortgages.

If rent categories were broken down in more detail an extreme concentration in the \$85 to \$95 bracket would be evident in this area. Almost all the "new apartments" are renting for between \$87.50 and \$95 a month for a two-bedroom unit. The fact that families whose income is under \$2,500 per year and families whose income is close to \$10,000 are paying the same rent is a reflection of this "going" rate for apartments in the area.

As in Area I, there is little direct correlation between shelter cost and income. The lack of correlation in this case is due mainly to the number of apartments which provide the cheapest available accommodations for very young families without money, as well as for others for whom the \$87.50 is relatively reasonable rent.

e. Length of Residence

About 30% of the residents have lived in their homes five years or more, slightly less than the City average. However, this is not a heavily transient area as is indicated by the fact that over 85% of the residents indicated previous Richmond residence.

The figures for length of residence are:

	<u>All</u>	<u>0-1 yr.</u>	<u>1-5 yrs.</u>	<u>5+ yrs.</u>
Owners	32%	22%	22%	56%
Renters	68%	60%	23%	17%
All	100%	48%	27%	30%

Owners and renters gave the following answers to the question of previous Richmond residence:

	<u>Yes</u>	<u>No</u>
Owners	79%	21%
Renters	90%	10%
All	86%	14%

3. Some Comparisons between Occupants of the New Multiple Dwellings and Total Survey Population

In the West Nevin area there have been a substantial number of new multiple dwellings built in the past several years - 30% of all occupied units in the survey area and 65% of all multi-family units surveyed. These units were in the main, occupied by young, small families. Seventy percent of the household heads are under 25. Seventy percent of the households also consist of three or less persons, and most of these households contain either no children or 1 child under 5 years old. While most of the households consist of young families with few children, a few consist of families with large numbers of children. One family, for instance, occupying a two bedroom unit, has five children and would like to buy a single family home in a different neighborhood. Irregular employment as a construction laborer precludes their paying much rent. They are presently paying \$78 for a two bedroom apartment in a triplex which, although built within the past five years, was noted as being in poor condition and having a leaky roof.

Sixty percent of the families in these multiples wanted to move. The only generalization that might be made related to characteristics of families desiring to stay or move is that although households of all sizes desired to move, no over-crowded household expressed a desire to stay.

4. Children in the Neighborhood

In the West Nevin neighborhood more than half the households contain no children. The average number of children per household is 1.25 children age 0 - 18.

The relationship of children to dwelling type is interesting and may be meaningful in terms of predicting or planning for future patterns. In the one or two family units many of the households consisted of older families without children: two-thirds of the one and two family units were occupied by childless households. One-half of the multi-family units were occupied by childless households.

Those households with children in the one and two family units consisted of larger families with more children and an older age range than the households with children in the multiple family units.

Forty percent of the multi-family units contained only pre-school children, and only 15% of the multi-family units included children 6 to 18 years old. On the other hand, most of the one and two family households containing any children included school age children.

In both the survey areas, the new multiples were occupied by young families with one or two pre-school children, although the two areas differed as to the numbers of families without children living in the multiple dwellings. The figures regarding age of children coupled with the figures on length of residence would indicate that many families with children move out of apartments in the West Nevin Neighborhood when their children reach school age.

5. Maintenance, Repairs and Remodeling Activities

Homeowners in the West Nevin Area account for 32% of all occupied households. About half of the homeowners indicated that they either had recently made improvements to their homes, were presently doing work or were planning work. Work completed included new roofing, painting, etc. In progress were a variety of improvements including extensive rewiring and foundation work. Work in the planning stage included repainting and kitchen remodeling.

However, by comparison with Area I, a relatively large number of homeowners are living in homes in poor to fair condition and are financially and physically unable to do work on their homes. Therefore, both the extent of repairs and maintenance and the level of interest in the neighborhood in home maintenance is appreciably lower.

6. Housing Conditions

Due to the large number of apartments recently built, rental units were in better condition than owner-occupied units in this area. Only 36% of the owner occupied units in the West

Nevin Area were considered in good condition, 43% fair and 21% poor, whereas 52% of the rental units rated good, 14% fair and 34% poor.

While the new multiple dwellings were rated "good" by observation on the assumption that they meet legal requirements of the housing and building codes, the surveyor received many complaints from residents that rooms "were substandard in size - no closets - only one small kitchen cabinet - bedrooms too small - bath and bedroom connected." Several residents said that they felt the accommodations were substandard or had major defects relating to room size.

Major defects likely to require basic repairs or to make rehabilitation impractical, were apparently present in 34% of all dwellings surveyed. Twenty-seven percent of all owner-occupied units and 38% of all renter occupied units had major defects. As in Area I the bulk of the reported major defects were either leaky roofs or bad foundations. This area has a number of really poor structures where bad foundations result in tilting walls and where extensive bad plumbing and wiring are easily identified by the occupants.

7. Employment of Household Heads

As noted in the description of Area I this survey was not primarily designed to obtain employment data and no data on employment was obtained for adult children living at home.

The survey of the West Nevin Area was done mainly in October while the survey of the Iron Triangle North Area was done in August and September. Unemployment figures for the seasonally employed who work mainly in the summer months are therefore not comparable.

Of the total number of households, 77% have male heads, 23% female.

For male heads of household the following figures are pertinent:

In Labor Force	76%
Out of Labor Force	24%
Retired	21%
Other	3%

For those male heads of households in the labor force, their employment status was:

Employed		77%
Regularly full time	69%	
Regularly part time	-	
Seasonally (working at present)	8%	
Unemployed (seasonally employed)		23%

Nearly half of the men surveyed are employed in the construction industry. Many of these men estimate that they may work 6 to 8 months out of the year at best. The majority of the female heads of households, 70%, were either homemakers or past working age.

Of those female heads of households who indicated they were in the labor force all were employed regularly either full or part time.

Only 9% of the households included a second wage earner either employed full-time or part-time.

Both unemployment and retirement reduced the proportion of wage earners, particularly among male heads of households so that in this area, less than half the households include a full-time regularly employed wage earner.

E. RESIDENT'S EVALUATION OF FACILITIES AND SERVICES

The questionnaire included an inquiry relating to the occupant's opinion of facilities and services in the area. There was, of course, a wide variation in the amount of the resident's concern and the accuracy of their information, depending upon the composition of the household and the length of residence, as well as personal tastes and experience.

1. Tabulation of Questions on Facilities and Services - Area I

On the following page are the results of 70 completed interviews in Area I from Page 4, Question 28, of the questionnaire:

"Do you feel that facilities and services are adequate or need improvement? Check indicated improvement needs."

Since the questions on need for facilities were not mutually exclusive, answers indicate the number of responses and therefore the ranking or significance given to an item. They are not percentages, nor do they relate to any total since respondents could answer as many items as desired.

Question: Do you feel that facilities and services are adequate or need improvement? (Check indicated improvement needs.)

	All Households	Households without Children under 18	Households with Children 0-5 only	Households with Children 0-18
<u>All Households</u> Percent	<u>70</u> 100%	<u>18</u> 27%	<u>13</u> 18%	<u>39</u> 56%
Storm Drainage	33	8	6	19
Fire Protection	12	2	5	5
Appearance of Streets	19	8	4	7
Parks and Playgrounds	41	4	9	28
Street Lighting	9	4	2	3
Police Protection	1			1
Schools	14	1	1	12
Traffic Safety	23	8	4	11
Other (specify)				

Question: Do you feel that additional or new kinds of services and facilities are needed in the neighborhood? (specify)

	All Households	Households without Children under 18	Households with Children 0-5 only	Households with Children 0-18
<u>All Households</u> Percent	<u>70</u> 100%	<u>18</u> 27%	<u>13</u> 18%	<u>39</u> 56%
More parks, play- grounds & tot lots	36	6	5	25
Library	19	1	1	17
Community Meeting Room	15	5	1	9
Nursery School	2		1	1
Study Hall	15		1	14
Other (specify)				

In this area the inadequacy of parks and playgrounds and the need for more parks, playgrounds and tot lots were mentioned by a majority of the households interviewed.

The need for improved storm drainage was mentioned by almost 50% of the people. Other items of concern were the appearance of streets and traffic safety.

A library in the immediate neighborhood and a neighborhood study hall were desired by a number of families with school-aged children. The need for a community meeting room was also indicated.

While many people mentioned storm drainage as a serious problem, few felt it necessary to elaborate on the need, except for specific complaints regarding the following locations: 7th and 8th on Lincoln and 7th at Pennsylvania.

On the other hand, the question of parks, playgrounds, and schools evoked quite a bit of comment.

Comments on parks and playgrounds from residents of this area included: "More park and play areas are badly needed to take care of the large number of children," says the mother of three children living in an apartment.

"More supervision for parks and playgrounds already in the neighborhood would be helpful," according to a resident who takes care of foster children.

"The 10th Street park needs improvement and expansion," says a young man who grew up in the neighborhood but chose his home in South Richmond.

Several occupants living west of 7th Street, despite the fact that they had lived there for years, felt that "there are no parks or playgrounds in the neighborhood." Others complained of no satisfactory place near enough for young children to play though they were aware of the 8th Street park.

Generally speaking, the residents felt that their area was deficient in attractive park areas.

2. Tabulation of Questions on Facilities and Services - Area I.I

On the following page are the results of 44 completed interviews in Area II from Page 4, Question 28, of the questionnaire.

Question: Do you feel that facilities and services are adequate or need improvement? (Check indicated improvement needs.)

	All Households	Households without Children	Households with Children 0-5	Households with Children 6-18
<u>All Households</u>	<u>44</u>	<u>23</u>	<u>13</u>	<u>8</u>
Percent	100	52	29	19
Storm Drainage	13	4	4	5
Fire Protection	3	2	-	1
Appearance of Streets	22	10	5	7
Parks and Playgrounds	15	5	5	5
Street Lighting	7	4	3	-
Police Protection	11	8	3	-
Schools	4	-	-	4
Traffic Safety	18	8	7	3

Do you feel that additional or new kinds of services and facilities are needed in the neighborhood? (specify)

More parks, playgrounds and tot lots	21	9	5	7
Senior Citizen Center	1	1	-	-
Library	7	1	3	3
Community Meeting Room	4	1	1	2
Nursery School	6	1	3	2
Study Hall	6	1	2	3

In Area II, where many streets lack paving, sidewalk or gutters, appearance of streets rated first, more parks and playgrounds next, followed by need to improve traffic safety. A number of residents in this area also mentioned need to improve storm drainage and better police protection.*

*The emphasis on police protection in this area was partly related to a specific incident occurring near the time of the survey.

As we have seen, about one-half of the families with children live in apartments. The need for more play space is evident and is reflected in the remarks made both by parents and those without children. "Unruly children", "too many children", "too many kids with nothing to do", were among the frequent comments. The residents want places for the children to play and they stress the importance of having supervisors on the playgrounds and tot lots.

Following are additional comments on parks and playgrounds by the residents of Area II:

"More parks and play areas are badly needed to take care of the large number of children here."

"There are too many children in the neighborhood with nothing special to do. More parks and playgrounds would help some."

"There are too many unsupervised children in the neighborhood. I feel that it would be helpful if the parks and playgrounds had some form of supervised play. I had to stop taking my children to the park because of gambling and obscene language by the older boys."

"I think there are too many children in the area and too few supervised playgrounds."

"I try to be understanding of the children and their problems, but with this large number of children in this neighborhood, it would be better on everyone concerned if there were more supervised parks and playgrounds."

"I feel that more modern up-to-date parks, playgrounds and recreational facilities would be beneficial for the large number of children in the neighborhood."

Some of the respondents indicated that they had no knowledge of the recreational facilities in their area. Of the respondents indicating they thought there were no playgrounds, there were four with school age children in the family. While this lack of knowledge is not confined to newcomers, this may be especially acute for newcomers with young children.

Other respondents indicated that they were familiar with the existing recreational facilities, but almost unanimously seemed to agree that there is a need for more supervised playgrounds.

3. Concern with Schools

The residents of Area I appeared to be more concerned about the schools than those of Area II; this is perhaps due to the fact that the percentage of families with children is much lower in Area II, and nearly half of their children are under school age.

Following are some of the remarks made by residents about the schools:

"Peres School badly needs a cafeteria."

"There is not enough personal attention given the children in Peres School."

"Peres School is too overcrowded, too segregated, and the children are generally poorly taught."

"Peres School needs general overall improvement with more personal help being given the children."

"Peres School needs general improvement."

The comments of people who had attended local schools and now have children of their own are especially interesting:

"As a child, I attended Peres Elementary, Roosevelt Junior High and Richmond High Schools. While at Richmond Union High I took Business courses, mainly typing (because nothing else was available), played basketball, and finally dropped out of school. I then went into business for myself and presently am doing very well." Now married and with two pre-school age children, living in a southside school district, this young man stated that, "I am anxiously looking forward to my children getting a good education and not becoming dropouts as I did. I definitely feel this is a handicap to any youngster."

"I attended Peres School and I am familiar with the conditions of overcrowding, poor teaching, lack of personal attention, and de facto segregation problems in the school. I now have one child in first grade and one beginning kindergarten at Peres. I definitely feel that it is a handicap to my children to have to attend this school. I am willing to do anything possible to have my children attend elementary school in South Richmond or some place other than this area."

"I have worked in the school district through the P.T.A. and other community groups for many years now. I not only know the problem of over-crowded classrooms, poorly taught students and de facto segregation, but have worked hard to try and help alleviate these evils in our schools. So far I feel that very little has been accomplished through my efforts. But this is a problem that the Negro people in Richmond must concern themselves with and work to alleviate."

In summary, a sizeable proportion of the people interviewed did not comment on the schools, but those who did felt very strongly that there are serious deficiencies in the schools. The lack of comment by many seems to parallel the attitude expressed by some who did comment that the school problem is almost insurmountable. It was not the impression of the field data collector that the much greater frequency of responses calling for more supervised play areas indicated that this was a greater problem but rather (1) that it was one which the respondents felt that they knew what the solution should be and felt that improvement of recreation facilities could be achieved; (2) that families without children were almost as concerned with the need for playgrounds as families with children but much less aware of problems which might exist in the schools. This questionnaire did not deal with objective conditions in the school but entirely with the residents' impressions. The residents clearly felt that physical facilities were less than adequate; that overcrowding and lack of personal attention existed in the classrooms and that de facto segregation is a major element in what they consider to be inadequate education.

F. HOUSING DESIRES AS EXPRESSED BY RESIDENTS

In order to obtain the resident's views on housing, a relatively large portion of the survey dealt with the respondent's opinion of his current housing conditions and needs and with the type of housing he would like to have. Included were a group of questions on number of rooms, defects (if any), reasons for locating in the area, shelter costs, etc. Also included in this series of questions was the question "Are you interested in a different home?" If this item were answered affirmatively the respondent was then asked about the kind, size, and location of housing he wanted.

The responses to the questions regarding desire for another home proved to be more interesting as an indication of attitude toward housing than as an indication of potential housing market.

1. To Stay or to Move

In both Area I and Area II a majority, about 55%, wish to stay. In both areas an overwhelming majority of the homeowners, about 85%, wish to stay. However only a few of the renters, 15% in Area I, indicated a desire to stay in their present homes, while a sizeable number of renters in Area II (about 40%) said they wanted to stay.

a. Area I - Preferences

The preponderance of homeowners who stated they had no interest in a different home reflected a number of considerations: the fact that housing costs are relatively low for many who have owned their homes for some time; the fact that the income of some of these residents is related to home ownership; and the fact that housing conditions, at least in Area I, are generally better for homeowners than for renters. In addition, some homeowners undoubtedly feel that the City government, in asking a question about moving, is interested in possible redevelopment and that a redevelopment project may be detrimental to the occupants of low income areas.

As a group, the homeowners have had a large amount of experience with pricing and maintaining their homes. They appear to be more realistic in judging their opportunities to improve their housing and less optimistic about their ability to obtain better housing.

Renters in Area I, who were interested in staying in their present homes consisted mainly of persons in one family houses who were renting from relatives. All of the occupants of multiples in Area I wanted to move - 84% of all renters in Area I therefore indicated a desire to move. An inadequate sized home was given as the main reason. Considering renters and owners together, those desiring to move

had lower incomes than those desiring to stay in the area. Almost two-thirds of those desiring to move had incomes under \$4,500 per year as compared to about one-third of those desiring to stay.

It is worth noting that nearly all of the persons with incomes under \$4,500 per year who wanted to move from their present rented quarters said that they would like to buy a home. The desire to move was not necessarily accompanied by an expectation of moving. Nearly everyone answered "No" to the question of whether they planned to move in the near future. The next question "What price (monthly payments) do you think you can afford to pay?" was answered by only one-third of this low income group; in every case the price given was the same as the current rental.

The relation between the desire to move to a different home and the ability to pay for it in this survey was an inverse one; those who felt the need for better housing than they now have cannot afford better housing on the private market; and indeed, in many cases, cannot afford their present housing.

Of those who wanted to move in Area I, opinion was about evenly divided on the question of whether or not they liked the neighborhood and wanted to remain there. Those who wanted to stay made comments such as, "nice, quiet neighborhood", "well behaved children", "beautiful location", "peace and quiet", "peaceful neighborhood." Those who wished to move to a different area said things like "unruly children", "too many children", "heavy traffic", "poor schools", "annoying factory odors."

b. Area II - Preferences

In Area II, the West Nevin Area, significantly more renters indicated an interest in remaining in their present homes than in Area I. The majority of the renters who wish to stay live in single family homes which rent for less than \$80 per month. Among them is one elderly woman who is very content with her home because she is able to raise chickens and keep a puppy in the back yard.

Another family consisting of a woman, her two daughters, and a grandchild rent a large dilapidated house for \$75 a month. Although the heating unit doesn't work and the bathroom plumbing was out of order at the time of the interview, they enjoy the large house and yard and want to stay.

An elderly woman who pays \$75 rent for her house in very poor condition (bad foundation, tilting floors, etc.) says "I feel that this house is the best I can do at the price."

Twenty percent of those who want to stay are elderly people who have paid off mortgages and whose income (which derives from social security, pensions or old age assistance) is less than \$2,500 per year. Most have lived in this area for many years; one couple bought their home in 1925.

As in Area I most of the families who wanted to move are renters. They indicated that in the main they wanted to purchase single family homes; and that although they wanted to move that they did not necessarily expect to move.

In contrast to Area I, the majority of the people who want to move dislike the neighborhood and want to move to a different one. They commented "too much heavy traffic", "too run down", "bad location", "too noisy", "too many children", "unruly kids." The few who liked the area said "peaceful place to live", or "close to schools and shopping area."

2. Type of Housing Wanted and Needed

The answers to questions on satisfaction with present housing and the unsolicited comments on housing available in Richmond were generally more illuminating than the direct answers on housing preferences.

Although almost everyone who expressed a desire to move stated a desire for a single-family home, a number mentioned the "Plaza" redevelopment area as typical of what they would like. Apparently townhouses were generally acceptable, although not specified as such. Small size of rooms was mentioned most frequently as the basis for dissatisfaction. Inadequate number of bedrooms was also mentioned, particularly by households with children in the two bedroom apartments.

Lack of community play space for children was often mentioned but few people made comments which implied any strong opinion on lot size of the single family lots. Large yard or garden space or extra large rooms were, however, mentioned as sources of particular satisfaction. Nearness to shopping was given as a desirable attribute of the neighborhood rather consistently.

The survey did not reveal the need for any program which has not already been proposed or formulated elsewhere. It did reinforce many conclusions of other students of housing regarding types of housing, problems of cost and characteristics of programs as indicated in the following summary.

- a) Families with large numbers of children have difficulty finding appropriate accommodations and need special consideration in the form of rent assistance and the preservation as well as construction of large units. Large families appear to choose single family detached units whenever possible and can probably manage better in such units.
- b) Low income families who have lived in an area for some time are often able to achieve some balance between income and shelter cost. Disproportionately high shelter costs for meager shelter are characteristic problems for young, newly formed households and for newcomers to an area.
- c) Housing problems are especially acute for elderly persons. This was so apparent in the survey area that a special section discussing the elderly is included just following these comments.
- d) Home ownership appears to be a general goal for the households surveyed. In part, this goal seems to be a reflection of the overall cultural patterns induced and stimulated by the existing housing market in Richmond.

Home ownership in practice also appears to bring with it greater interest in maintenance and repairs. Therefore, the possibility of extending ownership opportunities should be examined. At the same time it should be noted that special problems of home maintenance are faced by elderly persons and female heads of households for whom "sweat equity" is impractical.

- e) Evaluation of existing and desired dwellings tended to reflect the existing conditions and/or popular opinion (as derived from television and newspapers, etc.) This suggests that a variety of small scale experiments in housing types, services and subsidies will be needed both because of the wide variety and complexity of needs of individual households and because neither "marketplace choices" nor "survey comments" can be a guide to people's wishes unless there is a broader and better publicized choice of accommodations.

3. The Elderly Household Heads in the Survey Areas

A great deal has been written about the housing needs of the elderly in recent years. The reasons are threefold:

- 1. The number of elderly in the population is increasing and the prevailing patterns lean toward maintenance of independent households for the elderly.

2. The elderly as a whole are a low income group.
3. Many elderly persons live in central parts of the city in areas now blighted. Some have lived in these areas all their lives, others have relocated in such areas because of the availability of services and cheap housing. Whenever renewal of central areas is considered, the need for rehousing the elderly becomes apparent.

The households with elderly heads amounted to about 10% of all households in Survey Area I and 25% in Survey Area II.*

The sample size surveyed was not large enough to obtain strong statistical data on categories of housing need for the elderly household head. Therefore, after a few general remarks it appears more useful to cite some illustrative situations. Perhaps making the needs of the elderly more vivid to those of us who may not be in this age bracket is more relevant than statistics.

4. Housing Needs of the Elderly

The kind of assistance needed by elderly households falls generally into 3 categories:

1. Assistance in the form of rent subsidies, repair grants or repair and maintenance assistance to permit those who desire to stay in their present locations to do so if the homes are or can be made suitable.
2. Assistance in the form of new subsidized rental housing for the elderly. The various HHFA programs provide the means to achieve this but so far the dwellings have not been as varied in type as might be desirable. The popularity of the cottage on the 25' lot in Richmond would seem to indicate that small "patio" homes at ground level should be tried along with the more prevalent "high rise."
3. Assistance in the form of new subsidized homes for sale for elderly families who presently own their own homes but who for some reason need a different house.

*Proportionate number of households by age of household head should not be confused with overall population. The proportion of elderly persons in the population of the Iron Triangle census tract 76 is smaller than for the city as a whole due to the large number of children in the area.

5. Families who want to stay in their Present Homes

In Area I, about one-half of the households with elderly heads included other members.* While few of the household heads over 62 had children under 18, several had not only spouses but children over 18 living in the household. For instance, one elderly minister drawing social security with a wife who works part-time as a domestic worker had one under 18 year old child and four over 18 year old children living with him in a three-bedroom house. His income is roughly \$3,000 per year and his housing shelter cost about \$70 a month. He needs a new roof for which he plans to pay cash. His case is relatively typical of those elderly who, on a modest income, are still both formally and effectively the head of a household. Any assistance which can help such an elderly household head maintain his "mainstream" position as long as possible is desirable.

In Area I, two of the elderly households consisted of single persons living next door to their married children. In both cases, the married child had bought the adjacent house and rented it to the parent. For instance, one elderly man on social security with an income of about \$2,000/year rents a two-bedroom single family unit from his daughter who lives next door. His rent is \$60 per month. He likes living next door to his daughter. His home is apparently in fairly good shape and needs only minor repairs. This is the kind of situation where it might be appropriate to request a rehabilitation grant for a tenant since the owner is renting to her elderly father at less than the market rate. In such instances, existing housing provides an apparently preferable solution to the problem of housing for the elderly than new special housing projects and programs. In such cases rehabilitation grants are important.

Even more than the factors of household composition and location near relatives, the matter of owning a paid-up house is a major consideration relating to the matter of staying in an existing home or moving.

* This is probably not generally true. In Area II where a larger proportion of the households are elderly, 90% of these households were composed of only one or two elderly persons. At any rate, the elderly head of a large family is usually ignored.

Mr. & Mrs. 'X' have lived in the same two-bedroom house for 19 years. It has very large rooms and a nice yard. They like "everything - mostly the fact that it is paid for." This family, one of the few white families left on their street, is anxious to remain in their home, and well they might be. On an income of less than \$300 a month they can live comfortably with net shelter costs of only about \$15 per month.

Families with low housing costs because of paid-up mortgages and with housing in reasonably good condition theoretically have three choices:

- a) To sell and use capital to live on to supplement present income and to cover additional rent
- b) To stay and balance low housing costs against available income
- c) To sell and use capital to buy a new home.

The desirability of either course of action from the occupant's point of view depends on the condition and suitability of the presently occupied home, the market value of the home, the life expectancy of the household members and the source and amount of present income. If housing is unsuitable, or the paid-up home quite valuable, or the remaining life expectancy relatively short, and the source of income is a pension, social security, etc, but not old age assistance under the Department of Welfare, then selling the existing home and moving into a rental unit may be quite practical. If, however, the house is reasonably adequate but cannot bring a high price, or if the couple has a relatively long life ahead of them, it often appears to their advantage to stay in their paid-up home and save on housing costs. These families may need help in keeping up repairs. Another aid in housing for the elderly, proposed but not in effect, is tax deferment for elderly homeowners, i.e. the payment of a reduced property tax from age 65 to the time when the property is sold. When the property is sold, the deferred taxes would be collected by the city from the sale price of the house. Another one of the new services discussed has been a fix-it service to assist the elderly homeowner in day-to-day maintenance and repairs.

6. The Need for New Inexpensive Homes for Purchase by the Elderly

The need for making new inexpensive homes available for purchase by the elderly is particularly acute because so much public and private action such as redevelopment, street improvements and land use changes tend to affect housing owned by elderly persons.

Besides the general questions of preference for home ownership, a number of existing legal restrictions relating to old age assistance and to prior liens on homes make the matter of ownership pressing in some cases.

For instance, in Area II where much of the land should eventually be cleared, an elderly woman drawing old age assistance from the Welfare Department owns a two-bedroom house in relatively poor repair. She shares this home with a friend. She pays \$47.50 for the house and the friend pays for utilities, etc. For homeowners, who are welfare recipients, selling a home without an available and appropriate home to reinvest in can mean a great financial hardship.

Welfare recipients who are physically disabled, blind or over 65 years of age may own real property without limitation as to value as long as it is owner-occupied, in addition to personal property valued at \$1200 per person or \$2200 per couple. The elderly welfare recipient who sells his home may have a year's grace period in which to reinvest the money into real property provided that intention is shown to reinvest without adjustment of the welfare budget. (The matter of outstanding liens may be a complicating factor in any switch from a presently owned home.)

Twenty percent of elderly families in Area I own their own homes and have paid-up mortgages. The proportion in Area II is even greater, almost 50%. (In addition, it should be pointed out that Area II and, to a lesser extent, Area I have several middle age couples with paid-up homes. These are families whose housing is modest and serviceable and who are particularly anxious to remain in their homes so that periods of reduced earning capacity which they see ahead of them are significantly less disruptive because of low shelter costs.)

The elderly low income homeowners need to be able to buy a small dwelling unit which can be financed with a large down payment and very low subsequent payments. These units should be built with the special housing needs of the elderly in mind (extra wide doors for wheelchairs, bars on tubs, signal lights in bathrooms, etc.) At the same time there should be special provision for resale so that the elderly homeowner can be assured that when he dies his heirs will get the equity investment from the home. The resale should be to or through the management of the housing project so that the new occupant will also be low income and elderly.

This suggests that two forms of subsidized housing for the elderly be explored: (1) low income public housing under the auspices of the local housing authority making use of a new provision in the 1965 Housing Act "permitting a local housing authority to sell a detached or semi-detached dwelling to a

tenant,"* and (2) a similar form of sale and resale arrangement using C.F.A. (Community Facilities Administration) financing, with non-profit sponsorship. Both of these approaches might prove desirable.

7. Rented Housing for the Elderly

As would be expected in predominately low income areas, a large proportion of elderly single persons and couples are renters and need some form of subsidized housing for the elderly. In Area I, 6 out of 10 are renters. However, two of these 6 rent from relatives and might desirably be candidates for rehabilitation grants. In Area II, 5 out of 11 are renters. Rents range for these households from under \$45 per month to \$80. All household incomes are under \$3500 and most are under \$2500 for both owners and renters. The income of the elderly in the sample areas would make most of them eligible for public housing for the elderly or for rent supplements.

An example may be clearer than statistics. For instance, one family consists of an elderly blind man with a chronically ill wife paying \$75 for a substandard unit. In such a case public housing for the elderly is obviously most appropriate.

A single elderly woman moved from North Richmond to a clean two-bedroom apartment in a new duplex in the tip of the Triangle. She is extremely happy with the place but is paying one-half of her small old age assistance check for rent. While housing designed for the elderly would undoubtedly be of better quality and more suitable in the long run, this housing is adequate. It is the rent - income relationship which most needs adjustment in this case.

The Federal Government has provided, at least on paper, some programs which can solve the problems of elderly renters:

- 1) Construction of new housing for the elderly. The Federal Government, in its various housing programs, has stimulated construction of housing intended to serve the needs of the elderly. These programs include (a) public housing for the elderly, (b) non-profit moderate income housing (CFA loans), and (c) non-profit and limited dividend housing for the elderly in higher income brackets (FHA loans).

* Semi-detached or attached units would be more desirable and appropriate in this case. There is no present indication of whether this clause could be used in this manner.

2) Rent Supplements

3) Lease of private units by the Local Public Housing Authority (Section 23 leases).

A start on these programs has been made in Richmond with Hacienda Houses and the present negotiations for Section 23 leases. Unfortunately, this is just a bare start compared to the obvious need.

APPENDIX: METHOD OF SAMPLING AND RESPONSES OBTAINED

METHOD OF SAMPLING

The sampling method was developed after advice and discussions with Dr. Alan Wilson of the University of California Survey Research Center, as well as other social scientists.

In order to obtain a significant sample with a minimum of time spent on callbacks the following method was used:

The interviewer knocked on the door of every third dwelling unit. Whenever possible she obtained an interview from the person responding, either the head of the household, spouse, or other adult member of the household.

A record was kept of the houses where no one was at home and approximately one-fourth of those dwellings were chosen for callback interviews on the same random basis as the original interviews. A 100% coverage was then obtained for the callbacks and these interviews were then weighted to represent the total number of "not home at first visit."

SUMMARY OF INTERVIEW RESPONSES - AREA I

At home first visit - completed interviews	46
At home first visit - refused interviews	11
Not home first visit	<u>27</u>
Total	84
Chosen for callbacks - $1/4 \times 27 = 7$	
Callbacks completed - 7, <u>of which 1 unit was vacant</u>	
Total interviews on callbacks - 6	
Callback interviews $\times 4 =$	24
First call interviews =	<u>46</u>
Total responses	70

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